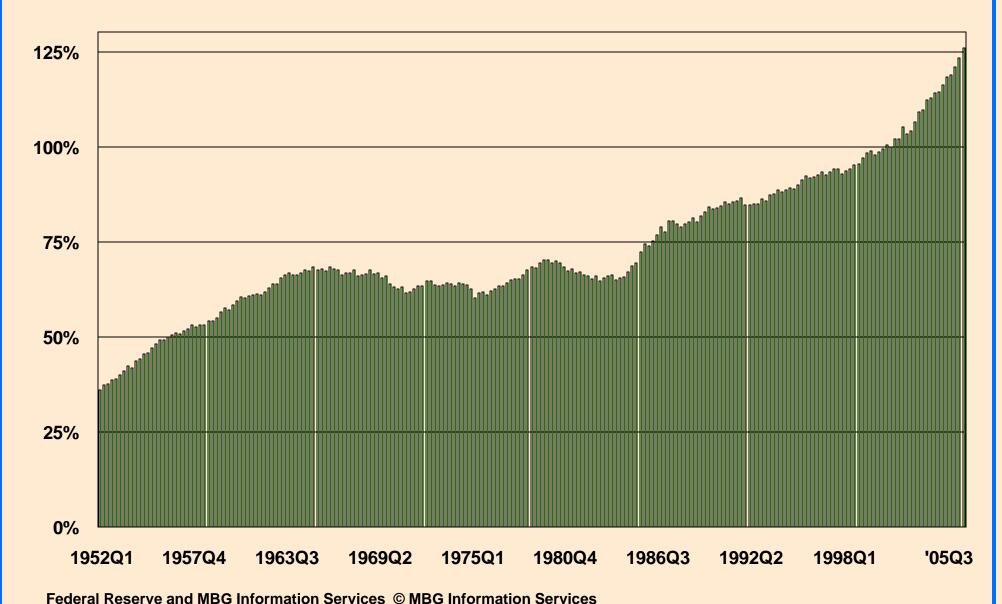
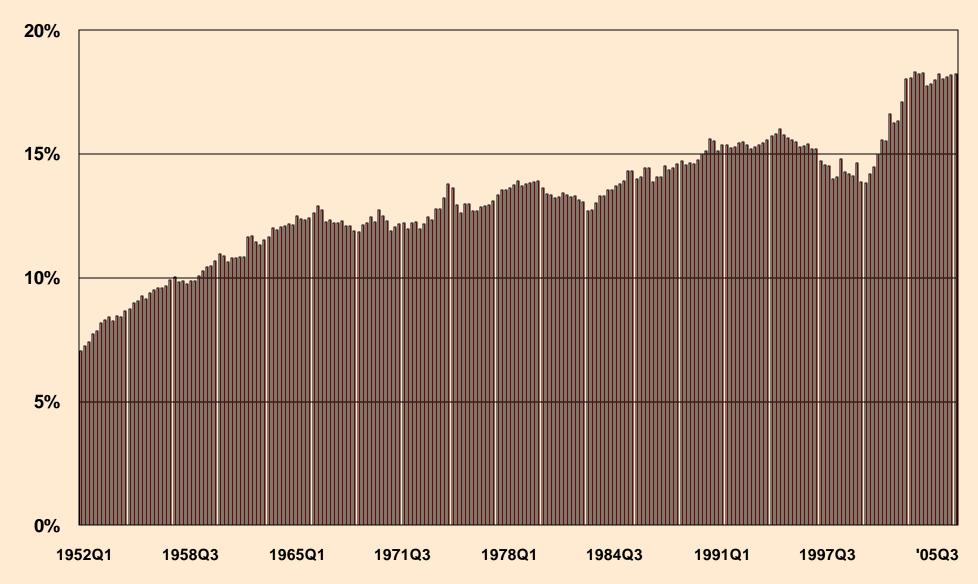
Personal Liabilities Soar vs Disposable Income

Total Personal Liabilities as Percent of Annual Personal Disposable Income



Ratio Soars of Household Liabilities to Assets

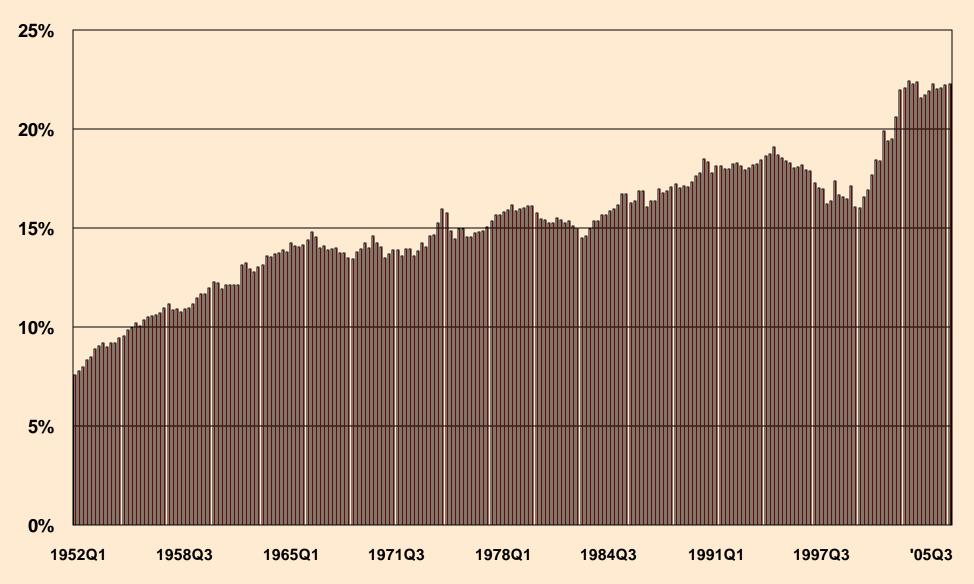
Household Liabilities as Percent of Household Assets



Federal Reserve and MBG Information Services © MBG Information Services

Ratio Soars of Household Liabilities to Net Worth

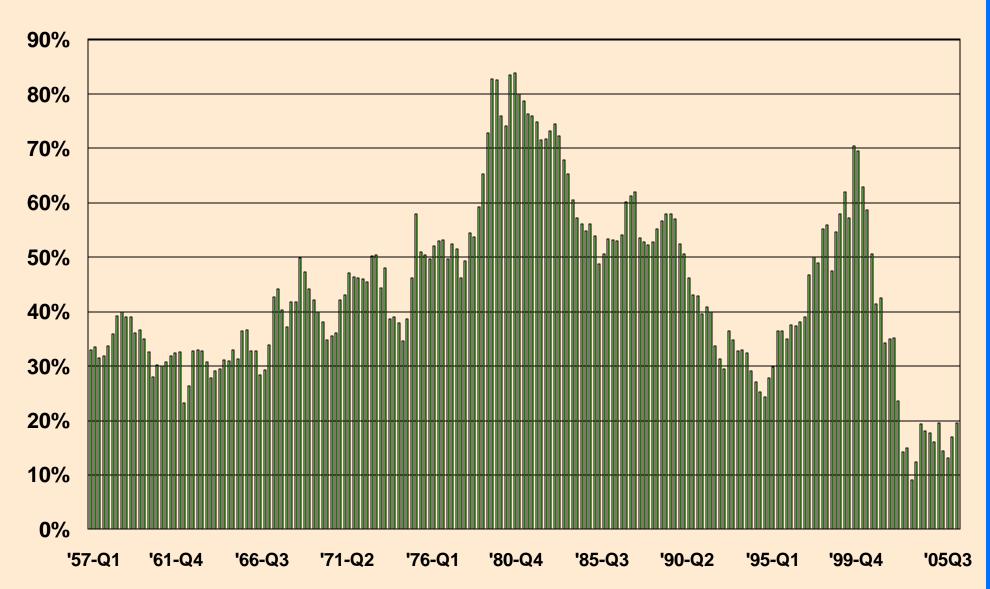
Household Liabilities as Percent of Household Net Worth



Federal Reserve and MBG Information Services © MBG Information Services

Growth in Personal Net Worth Slows Sharply

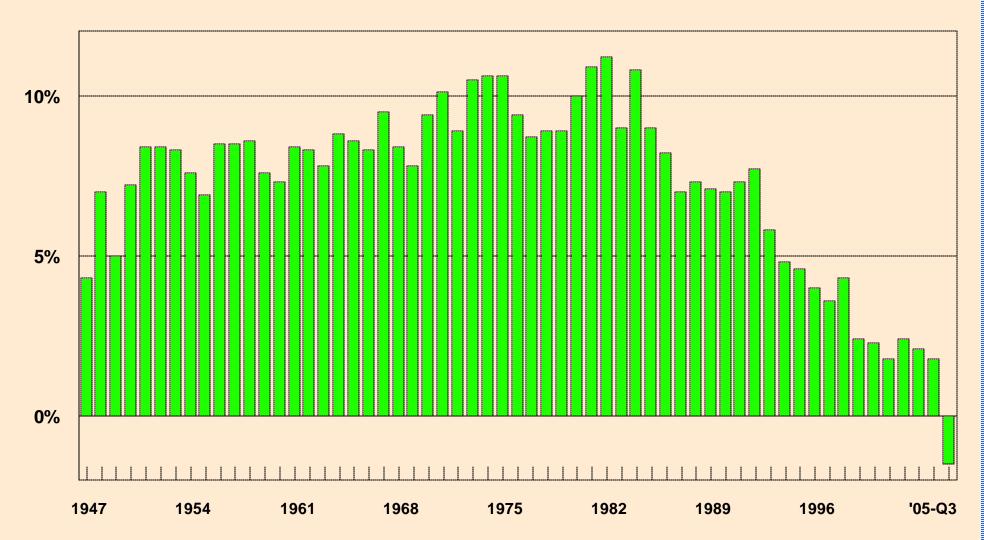
% Gain over 5 Years to date in Total Household Networth



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Current Household Savings Plunge -1.5% Dissavings in 2005-Q3: worst since 1933

% Current Household Savings to Disposable Income



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